



October 15, 2004

**MEMORANDUM**

**TO:** All Members of the State COBRA Group Dental Insurance Plan

**FR:** Rose Baughman, Benefits

**RE: DELTA DENTAL RATES EFFECTIVE JANUARY 1, 2005, OPEN DENTAL ENROLLMENT OPPORTUNITY, AND EXPANDED DENTAL BENEFITS**

**WHAT'S NEW FOR 2005**

**Enrollment and Change Period** – The Enrollment and Change Period will run from **October 15, 2004 through November 15, 2004**. Changes made during this time period will be effective **January 1, 2005**.

**Expanded Dental Benefits for COBRA Members** – Effective January 1, 2005, the Delta Dental plan benefits will be expanded to include:

- coverage at 50% for dentures and bridges;
- coverage at 50% for surgical periodontal services;
- dependent orthodontia will be increased to \$1,500 per dependent per lifetime and;
- the annual maximum payable for covered dental services will raise to \$1,500 per member per year from \$750.

**Open Dental Enrollment Opportunity for COBRA Members** – Currently enrolled Delta Dental COBRA members will have an OPEN dental enrollment opportunity during this year's Enrollment and Change Period. During this time period, COBRA members may add eligible family members to their existing dental plan. The effective date of coverage for the newly added members will be January 1, 2005.

If you wish to make a change, you must obtain a Delta Dental Application Form from your former department's Personnel Assistant or directly from Delta Dental. Please identify yourself as a former State of Iowa employee enrolled in the COBRA dental group. The application form must be signed and returned to the Department of Administrative Services – Human Resources Enterprise (DAS-HRE) by **November 15, 2004**. **Please write COBRA Open Dental on the top of your application form.**

If you do not wish to make any changes, no action is required. This memorandum will be your notification of the new Delta Dental premium rates and benefit design for COBRA members as of January 1, 2005. The new rates are:

<b>Single</b>	<b>\$25.03</b>
<b>Family</b>	<b>\$67.08</b>

For more information visit:

The DAS-HRE website at [www.das.hre.iowa.gov/benefits.html](http://www.das.hre.iowa.gov/benefits.html)

Delta Dental's website at [www.deltadentalia.com](http://www.deltadentalia.com) or

You can call Delta Dental at 1-800-544-0718